

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Alan Glenn Smith  
Debtor

Case No. 25-50336-KMS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-6  
Date Rcvd: Jun 10, 2025

User: mssbad  
Form ID: 318

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:**

Recip ID	Recipient Name and Address
db	+ Alan Glenn Smith, 17504 Carlton Cuevas Rd, Gulfport, MS 39503-8128
5483350	+ 1st Franklin, 11010 Hwy 49, Suite 2, Gulfport, MS 39503-4191
5486901	+ Jacob C Zweig, Esq., Evans Petree PC, For TD Auto Finance LLC, 1715 Aaron Brenner Drive Suite 800, Memphis, TN 38120-1445
5483358	Mikah Smith, 17504 Carlton Cuevas, Rd, Saucier, MS 39574
5483360	Singing River Health, 2101 US-90, Gautier, MS 39553

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jun 10 2025 23:25:00	BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnoticing@evanspetree.com	Jun 10 2025 19:26:00	TD Bank, N.A., successor in interest to TD Auto Fi, 1715 Aaron Brenner Dr., Suite 800, Memphis, TN 38120, UNITED STATES 38120-1445
5507279	+ EDI: AISACG.COM	Jun 10 2025 23:25:00	BMO Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5483352	^ MEBN	Jun 10 2025 19:23:06	BMO Harris Bank, Attn: Bankruptcy, 111 West Monroe St, Chicago, IL 60603-4095
5483351	+ EDI: BANKAMER	Jun 10 2025 23:25:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5483353	+ EDI: WFNNB.COM	Jun 10 2025 23:25:00	Comenity Capital, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5483354	+ Email/Text: bankruptcy@curo.com	Jun 10 2025 19:27:00	Covington credit, 101 N Main St, #600, Greenville, SC 29601-4846
5483355	+ Email/PDF: creditonebknofications@resurgent.com	Jun 10 2025 19:27:28	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5488509	+ EDI: DISCOVER	Jun 10 2025 23:25:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
5483356	+ EDI: DISCOVER	Jun 10 2025 23:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5483357	+ EDI: JPMORGANCHASE	Jun 10 2025 23:25:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5483359	Email/Text: Bankruptcy.Notices@pnc.com	Jun 10 2025 19:26:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
5483361	+ EDI: SYNC	Jun 10 2025 23:25:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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5483364	Email/Text: bankruptcy@towerloan.com	Jun 10 2025 19:26:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5483363	+ EDI: LCITDAUTO	Jun 10 2025 23:25:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
5483365	+ EDI: USAA.COM	Jun 10 2025 23:25:00	USAA Federal, 10750 McDermott, San Antonio, TX 78288-1600

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5483362	*+	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
Jacob C Zweig	on behalf of Creditor TD Bank N.A., successor in interest to TD Auto Finance LLC jzweig@evanspetree.com, mstevens@evanspetree.com
Thomas Carl Rollins, Jr	on behalf of Debtor Alan Glenn Smith trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Zachary S Wessler, Sr	chapter7trustee@wesslerlawgroup.com meredith@symmesestes.com;MS17@ecfbis.com;Wessler.ZacharyR140624@notify.bestcase.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Alan Glenn Smith</u>	Social Security number or ITIN	<b>xxx-xx-2387</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **25-50336-KMS**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**Alan Glenn Smith**  
aka Alan G Smith

Dated: 6/10/25

**By the court:** /s/Katharine M. Samson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**